

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on January 20, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert John Kalmin
10213 Sager Ave
Fairfax, VA 22030

Suzanne Hughes Kalmin
10213 Sager Ave
Fairfax, VA 22030

Case Number: 15-10189-BFK
Office Code: 1

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)./Complete EIN:
xxx-xx-1139
xxx-xx-3410

Attorney for Debtor(s) (name and address):
John W. Bevis
John W. Bevis, P.C.
10521 Judicial Drive
Suite #204
Fairfax, VA 22030
Telephone number: (703)691-1334

Bankruptcy Trustee (name and address):
Klinette H. Kindred
Tyler, Bartl, Ramsdell and Counts
300 N. Washington Street, Suite 202
Alexandria, VA 22314
Telephone number: (703) 549-5000

Meeting of Creditors:

Date: **February 18, 2015**

Time: **10:00 AM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
April 20, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
200 South Washington Street
Alexandria, VA 22314

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: January 21, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Alexandria. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p> <p>PAYMENT OF FEES FOR ALEXANDRIA CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
Eastern District of VirginiaIn re:
Robert John Kalmin
Suzanne Hughes Kalmin
DebtorsCase No. 15-10189-BFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: douglasse
Form ID: B9APage 1 of 3
Total Noticed: 149

Date Rcvd: Jan 21, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2015.

12720652 +Robert John Kalmin, Suzanne Hughes Kalmin, 10213 Sager Ave, Fairfax, VA 22030-3538
 12720653 +ADT, LLC, Acct 5588, PO Box 371967, Pittsburgh, PA 15250-7967
 12720654 +AGA Adjustments, Acct 9136, 740 Walt Whitman Rd, Melville, NY 11747-2212
 12720655 +AmerAssist A/R Solutions, 445 Hutchinson Ave Suite 500, Columbus, OH 43235-8616
 12720656 +American Financial Management Inc., 3715 Ventrua Dr #100, Arlington Heights, IL 60004-7696
 12720657 +Atlantic Sun Control, Inc., 8621 Quarry Rd, Manassas, VA 20110-5348
 12720658 +Authorize Net, P.O. Box 947, American Folk, UT 84003-0947
 12720659 +B&B Flooring, c/o Jerry Katz of Gerald Katz, 6701 Democracy Blve Suite 300, Bethesda, MD 20817-7500
 12720660 +B&B Flooring, 8430 Alban Rd, Springfield, VA 22150-2304
 12720661 +BC Builders Supply, Inc, 9117-B Industry Dr, Manassas Park, VA 20111-4825
 12720662 +Bank of America, P.O. Box 15284, Wilmington, DE 19850-5284
 12720663 +Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
 12720664 +Bank of America, PO Box 15025, Wilmington, DE 19886-5025
 12720665 +Bennett Greenberg, Seyfarth LLP, 975 F. St NW, Washington, D.C. 20004-1454
 12720666 +Bertch Cabinet, 4747 Crestwood Dr., Waterloo, IA 50702-4543
 12720667 +Bertch Cabinet, P.O. Box 2280, Waterloo, IA 50704-2280
 12720668 +Bobbi Thomas, 4426 36th St South, Arlington, VA 22206-1859
 12720669 +Brock Eustice, Architect, 4127 Roberts Rd, Fairfax, VA 22032-1043
 12720670 C&W Consultants, Inc., P.O. Box 1033, Northbrook, IL 60065-1033
 12720671 +CDS Logistics, 1225 Bengles Rd Suite A, Middleriver, MD 21220-1928
 12720672 CST Co., Acct 3324, P.O. Box 33127, Louisville, KY 40232-3127
 12720673 +Capital Sprinkler Inspection, Inc., Invoice 10760 & 10761, 6550 Dobbin Rd, Columbia, MD 21045-4720
 12720674 +Charles Finishing Services, 13616 Middlevale Ln, Silver Spring, MD 20906-2123
 12720675 Check Center, P.O. Box 6008, Petaluma, CA 94955-6008
 12720676 +Christopher J. DeSimone, Gross & Romanick, P.C., 3975 University Dr. Suite 410, Fairfax, VA 22030-2520
 12720677 +Clear Glass Creations, 43304 Ardmore St., Ashburn, VA 20147-4589
 12720678 +Comfort Solutions, Inc., 7518 Fullerton Rd Suite F, Springfield, VA 22153-2812
 12720679 +Consulting Engineers, Corp., 11480 Sunset Hills Rd Suite 100E, Reston, VA 20190-5240
 12720680 Cox Communications, Acct 1802, P.O. Box 182819, Columbus, OH 43218-2819
 12720681 Cox Communications, Acct 7001, P.O. Box 182819, Columbus, OH 43218-2819
 12720682 Credit Control Corporation, P.O. Box 120630, Newport News, VA 23612-0630
 12720683 +Custom Wood Products, 3304 Aerial Way Dr, Roanoke, VA 24018-1502
 12720684 +Cynthia Rutzick, Attorney, 12402 Myra Virginia Ct, Oak Hill, VA 20171-2141
 12720685 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 12720686 (address filed with court: Dominion Virginia Power, Act 4367, P.O. Box 26543, Richmond, VA 23290-0001)
 12720687 +Dale J. Roberts, Attorney at Law, P.O. Box 571, 7263 Maple Place, Suite 205, Annandale, VA 22003-3004
 12720688 +Don's Johns, P.O. Box 824731, Philadelphia, PA 19182-4731
 12720689 +Don's Johns, 5524 Wellington Rd, Gainesville, VA 20155-1644
 12720690 +Donald G. Even, 9900 Marquand Dr., Burke, VA 22015-3808
 12720691 +Drook Technology, Inc., 4601 N Fairfax Dr. Ste 1200, Arlington, VA 22203-1559
 12720692 +ER Plumbing, 13707 Palm Rd, Dale City, VA 22193-3805
 12720693 +Ed Lonsinger, ER Plumbing, 13707 Palm Rd, Dale City, VA 22193-3805
 12720694 +Erie Insurance, Collection Dept, 100 Erie Insurance Place, Erie, PA 16530-0001
 12720695 +Euro Stone Craft, 13912 Park Center Rd, Herndon, VA 20171-3222
 12720696 +Evans, Ross & Carter, Inc., 2114 N. Flamingo Suite 181, Pembroke, Pines, FL 33028-3501
 12720697 FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600
 12720698 +Fairfax County Government, 12000 Government Center Pkwy Room 223, Fairfax, VA 22035-0001
 12720699 +Ferguson Enterprises, Inc., P.O. Box 644054, Pittsburgh, PA 15264-4054
 12720700 +Ferguson Enterprises, Inc., 5650 General Washington Dr. Suite D, Alexandria, VA 22312-2415
 12720701 +Ferguson Receivables, LLC, c/o Ferguson Enterprises, Inc., 13890 Lowe St, Chantilly, VA 20151-3277
 12720702 +Fireside Hearth & Home, 10126 Harry J. Parrish Blvd, Manassas, VA 20110-7813
 12720703 +Floors By Design, 6928 Quitman Dr, Fredericksburg, VA 22407-2585
 12720704 +France Electrical Contracting, 117 Pepper Ridge Place, Sterling, VA 20164-2119
 12720705 +Frederick & Shana Singerman, 10607 Samaga Dr., Fairfax, VA 22181
 12720706 +Fullerton & Knowles, Attorney at Law, 12642 Chapel Rd, Clifton, VA 20124-1953
 12720707 +Gross & Romanick, PC, 3975 University Dr Suite 410, Fairfax, VA 22030-2520
 12720708 +Hilti Inc., P.O. Box 382002, Pittsburgh, PA 15250-0001
 12720709 +Hilti Inc., P.O. Box 352, Milford, Ct 06460-0352
 12720710 +Hilti Inc., 2800 Gallows Rd, Vienna, VA 22180-7400
 12720711 +Hilti Inc., P.O. Box 21148, Tulsa, OK 74121-1148
 12720712 +Home Advisor, Acct 4532545, 14023 Denver West Parkway Suite 200, Golden, CO 80401-3259
 12720713 +Industrial Disposal Services Inc., 9120 Developers Dr., Manassas, VA 20109-5465
 12720714 +Ingold Law, Ref # 968387, 5555 Main St., Williamsville, NY 14221-5430
 12720715 +J Brooks Designer Floors LLC, 2928-P Property Ave, Fairfax, VA 22031-2235
 12720716 +JLHF Tile, LLC, 11712 Doxdam Terrace, Germantown, MD 20876-4183
 12720717 +Jamie A. Mastandrea, Esq., 5200-B Rolling Road, Burke, VA 22015-1605

District/off: 0422-9

User: douglasse
Form ID: B9A

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Total Noticed: 149

Date Rcvd: Jan 21, 2015

12720722 +Jamie G. Lynch, Goldman, Walker & Dimarco, 6303 E Tanque Verde Rd Suite 110, Tucson, AZ 85715-3858
12720723 +Jamie Mastandea, Attorney, 5200 -B Rolling Road, Burke, VA 22015-1605
12720724 Jay M. Lichter, Salisian/Lee LLP, 444 South Flower St Suite 2320, Los Angeles, CA 90071
12720725 +Jeff and Lisa Harlow, 3429 S. Stafford St # B-1, Arlington, VA 22206-1932
12720726 +Jeff and Lisa Harlow, P.O. Box 101, Harbonton, VA 23389-0101
12720727 +Jim Bitner, 2965 Chain Bridge Rd, Oakton, VA 22124-3007
12720729 +Joanna L. Faust, Esq., Cameron/McEvoy, PLLC, 11325 Random Hills Rd Suite 200, Fairfax, VA 22030-0972
12720730 +John Xiang/Uytong Li, clo Weaver Construciton, LLC, 6539 Placid St, Falls Church, VA 22043-1853
12720731 +Judson & Janice Cairns, 13609 Bare Island Dr., Chantilly, VA 20151-4113
12720732 +Legum Law, PLC, 4004 Williamsburg Ct, Fairfax, VA 22032-1139
12720733 Levy Diamond Bello & Ass, P.O. Box 352, Milford, CT 06460-0352
12720734 +M-K Contracting, LLC, 6100 Brookland Rd, Alexandria, VA 22310-1814
12720742 +MJJP Constructins Inc., 10808 Mantilla Ct, Oakton, VA 22124-1808
12720735 +Macco LLC, 1530 Deer Point Way, Reston, VA 20194-1589
12720736 +Mangmang Cai, PhD JD, New Weiming Law Group, 8300 Boone Blvd Suite 500, Vienna, VA 22182-2681
12720737 Marc A. Busman, Busman & Busman, P.O. Box 7514, Fairfax Station, VA 22039-7514
12720738 +Marshall Roofing, Inc., 7220 Telegraph Square Dr., Lorton, VA 22079-1555
12720739 +Martinez and Stanbury, LLC, Attorneys and Counsels at Law, 9500 Annapolis Rd Suite B-5, Lanham, MD 20706-2078
12720740 Mary Kay Humfelt, P.O. Box 2370, Merrifield, VA 22116-2370
12720741 +Mighty Construction, LLC, 12009 Franklin St, Beltsville, MD 20705-1123
12720744 +National Funding, Inc., 9820 Towne Center Drive, Suite200, San Diego, CA 92121-1944
12720743 +National Funding, Inc., P.O. Box 503450, San Diego, CA 92150-3450
12720746 +Neal S. Salisian, Esq, Salisian/Lee, LLP, 444 South Flower St Suite 2320, Los Angeles, CA 90071-2924
12720747 +Office of the Attorney General, 900 East Main St, Richmond, VA 23219-3524
12720749 +Pamela and Jerry Jarding, 1390 Park Lake Dr., Reston, VA 20190-3934
12720751 +Paul Davis Restoration and Remodeling, 8773 Virginia Meadows Dr., Manassas, VA 20109-7826
12720752 #+Paul Davis Restoration of No. VA, 44880 Falcon Pl, Sterling, VA 20166-9544
12720753 +Paul Davis Restoration of No. VA., 44601 Gulgford Dr. Suite 100, Ashburn, VA 20147-6064
12720750 +Paul and Ruby Chase, 3512 County Hill Dr, Fairfax, VA 22030-1818
12720754 +Phillip B. Willette Co., Attorney at Law, P.O. Box 26042, Columbus, OH 43226-0042
12720755 +Quality Renovation, 3866 Waythorn Pl, Fairfax, VA 22033-2444
12720756 +R&C Services, 4224 Ardmore Pl, Fairfax, VA 22030-5110
12720757 +R&S Floor Design, Inc., 4112 Fairfax Hills Way, Fairfax, VA 22030-8389
12720761 +RJT Industries Incorporated, 14893 Persistence Dr, Woodbridge, VA 22191-3560
12720762 RLR Building Components, 101 Wickham Terrace, Winchester, VA 22602-6780
12720763 RMS, 77 Hartland St Suite 401, P.O. Box 280431, East Hartford, CT 06128-0431
12720758 +Ralph Rinaldi, Invoice #36428, 10521 Judicial Dr. Suite 204, Fairfax, VA 22030-5160
12720759 +Rathbun Law Firm, P.C., Attorneys for M/M Chase, 10427 North St. Suite 200, Fairfax, VA 22030-2592
12720760 +Ricky Webster, 987 Truslow Rd., Fredericksburg, VA 22406-5113
12720765 +Ronald William Stern, Attorney at Law, 333 N Fairfax St Suite 204, Alexandria, VA 22314-2632
12720766 +Ryan F. Alvarez, PLLC, 933 N. Kenmore St. Suite 400, Arlington, VA 22201-2236
12720767 +Seyfarth Shaw LLP, 975 F Street, NW, Washington, D.C. 20004-1490
12720768 Shana Singerman, 10607 Samaga Dr, Fairfax, 22181
12720769 +Shenandoah Legal Group, PC, 3807 Brandon Ave Suite 2425, Roanoke, VA 24018-1490
12720770 +Sherwin Williams, 11025 Lee Hwy, Fairfax, VA 22030-5002
12720771 +Sherwin Williams Co., c/o AGA Adjustments, 740 Walt Whitman Road, Melville, NY 11747-2212
12720772 +Shiner Roofing Inc., 109 Executive Dr Suite B, Sterling, VA 20166-9550
12720773 +Shiner Roofing, Inc, c/o Watson & Adams, P.C., 1925 Isaac Newton Sq Suite 250, Reston, VA 20190-5024
12720774 +Smoot Lumber, 6295 Edsal Rioad, Alexandria, VA 22312-2670
12720775 +Steven S. Kelley, 4308 Lamarre Dr, Fairfax, VA 22030-5156
12720776 +Stock Building Supply, P.O. Box 404934, Atlanta, GA 30384-4934
12720777 +T. Judson and Janice Cairns, 13609 Bare Island Dr., Chantilly, VA 20151-4113
12720781 +TJ Hardwood Floor, 5300 Neville Ct, Alexandria, VA 22310-1113
12720778 +Taran and Laura Thakral, 10905 Woodhaven Dr, Fairfax, VA 22030-4842
12720779 +Teton Wilson, Wilson, Brown & Smith, 23005 N 15th Ave Suite 205, Phoenix, AZ 85027-6309
12720780 +Thomas and Nancy Morrison, 1830 N Quesada St, Arlington, VA 22205-2033
12720784 +UnitedHealthcare, Collection & Delinquency Manag, 185 Asylum St, Hartford, CT 06103-3408
12720785 UnitedHealthcare Insurance Company, Department CH 10151, Palatine, IL 60055-0151
12720786 +VA Employment Commission, PO Box 27592, Richmond, VA 23261-7592
12720787 +VeriCore, LLC, 10115 Kincey Ave Suite 100, Huntersville, NC 28078-6482
12720788 +Vienna Paint & Decorating Company, Inc., 2433 Huntermill Rd, Vienna, VA 22181-3009
12720789 Virginia D P O R, 9960 Mayland Dr. Suite 400, Richmond, VA 23233-1485
12720791 +Virginia Employment Commission, Attn: Cateea Blackwell, Representative, 13370 Minieille Road, Woodbridge, VA 22192-4033
12720793 +WalMart Stores Inc., PO Box 707600, Tulsa, OK 74170-7600
12720794 +Washington Gas Light Company, Acct 4034, 9500 Annapolis Road, Lanham, MD 20706-2060
12720795 +Watson & Adams, P.C., 1925 Isaac Newton Sq Suite 250, Reston, VA 20190-5024
12720796 +Wegley, Higginbotham & Associates, PLC, 10470 Armstrong St, Fairfax, VA 22030-3648
12720797 +Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
12720798 +Wittman Mechanical Contractors, 22560 Glenn Dr Suite 111, Sterling, VA 20164-4440

District/off: 0422-9

User: douglasse
Form ID: B9A

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Total Noticed: 149

Date Rcvd: Jan 21, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: johnbevis@bevislawoffices.com Jan 22 2015 03:03:39 John W. Bevis,
John W. Bevis, P.C., 10521 Judicial Drive, Suite #204, Fairfax, VA 22030
tr +EDI: QKHKINDRED.COM Jan 22 2015 02:58:00 Klinette H. Kindred,
Tyler, Bartl, Ramsdell and Counts, 300 N. Washington Street, Suite 202,
Alexandria, VA 22314-2530
12720668 +E-mail/Text: updates@brennanclark.com Jan 22 2015 03:05:07 Brennan & Clark Ltd.,
721 E Madison Suite 200, Villa Park, IL 60181-3083
12720671 +EDI: CAPITALONE.COM Jan 22 2015 02:58:00 Capital One, Acct 9655, P.O. Box 71083,
Charlotte, NC 28272-1083
12720674 +E-mail/Text: bankruptcy@arvest.com Jan 22 2015 03:04:58 Central Mortgage Co.,
801 John Barrow, Suite 1, Little Rock, AR 72205-6511
12720684 +EDI: RCSFNBMARIN.COM Jan 22 2015 02:58:00 Credit One, P.O. Box 60500,
City of Industry, CA 91716-0500
12720685 +EDI: RCSFNBMARIN.COM Jan 22 2015 02:58:00 Credit One Bank, P.O. Box 98873,
Las Vegas, NV 89193-8873
12720719 EDI: IRS.COM Jan 22 2015 02:58:00 Internal Revenue Service, Insolvency Unit,
PO Box 7346, Philadelphia, PA 19101-7346
12720745 EDI: NAVIENTFKASMSERV.COM Jan 22 2015 02:59:00 Navient, P.O. Box 9500,
Wilkes-Barre, PA 18773-9500
12720748 +E-mail/Text: ustpregion04.ax.ecf@usdoj.gov Jan 22 2015 03:04:34 Office of the U.S. Trustee,
115 S. Union Street, Alexandria, VA 22314-3361
12720764 +E-mail/Text: robertnath@rnathlaw.com Jan 22 2015 03:04:32 Robert G. Nath, PLLC,
Attorney at Law, 1800 Old Meadow Rd Suite 117, McLean, VA 22102-1809
12720782 +E-mail/Text: marilyn.wesel@tradesmeninternational.com Jan 22 2015 03:04:32
Tradesmen International, P.O. Box 535270, Atlanta, GA 30353-5270
12720783 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 22 2015 03:04:52 Transworld Systems Inc.,
Collection Agency, 507 Prudential Rd, Horsham, PA 19044-2308
12720790 +E-mail/Text: bkr@taxva.com Jan 22 2015 03:05:16 Virginia Dept of Taxation, Legal Unit,
P.O. Box 2156, Richmond, VA 23218-2156
12720792 +EDI: RMSC.COM Jan 22 2015 02:58:00 WalMart Credit Card, PO Box 530927,
Atlanta, GA 30353-0927

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12720695* +Drook Technology, Inc., 4601 N Fairfax Dr. Ste 1200, Arlington, VA 22203-1559
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 21, 2015 at the address(es) listed below:

John W. Bevis on behalf of Joint Debtor Suzanne Hughes Kalmin johnbevis@bevislawoffices.com,
beverly@bevislawoffices.com
John W. Bevis on behalf of Debtor Robert John Kalmin johnbevis@bevislawoffices.com,
beverly@bevislawoffices.com
Klinette H. Kindred kkindred@tbrclaw.com,
asemerjian@tbrclaw.com;kkindred@ecf.epiqsystems.com;smccarthy@tbrclaw.com

TOTAL: 3